

Fill in this information to identify the case:

Debtor 1 Brandon W. Weiss

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 22-12162-pmm

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust **Court claim no. (if known):** 5-1

**Last 4 digits of any number you use to identify the debtor's account:** 2895

**Date of payment change:** 2/1/2025  
Must be at least 21 days after date of this notice

**New total payment:** \$1,585.11  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$954.65

New escrow payment: \$888.25

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Brandon W. Weiss

Print Name

Middle Name

Last Name

Case number (if known) 22-12162-pmm

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor


☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Robert Shearer  
Signature

Date January 10, 2025

Print

 Robert Shearer

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

13010 Morris Rd., Suite 450  
Number Street

Alpharetta  
City

GA  
State

30004  
ZIP Code

Contact Phone

470-321-7112

Email

rshearer@raslg.com

**\*\*The Creditor has conducted an analysis of this loan and determined that adjustments are necessary to account for prior post-petition payment changes that were not disclosed to the Debtor, Trustee and Court under Federal Rule of Bankruptcy Procedure 3002.1(b). The Creditor's adjustments give the Debtor the benefit of any differences in payment amount for changes that were not disclosed, in the form of either credits or waivers equal to such differences in payment amount, as applicable.**

Please note the creditor is in the process of filing a Transfer of Claim to reflect the creditor as the transferee of this claim. However, this notice of mortgage payment change is being filed to ensure the creditor's compliance with Fed. R. Bankr.

P. 3002.1.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on January 10, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Brandon W. Weiss  
630 Haverford Road  
Haverford, PA 19041

And via electronic mail to:

BRAD J. SADEK  
Sadek Law Offices, LLC  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106

United States Trustee  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107

By: /s/ Taylor Bailey  
Taylor Bailey



Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
For Inquiries: 866-317-2347

BRANDON W WEISS  
630 HAVERFORD RD  
HAVERFORD PA 19041

Analysis Date:

November 11, 2024

Loan:

Property Address:

630 HAVERFORD RD  
HAVERFORD, PA 19041

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Feb01, 2025	Prior Esc Pmt	October 01, 2024	Escrow Balance Calculation
P & I Pmt:	\$696.86	\$696.86**	P & I Pmt:	\$696.86	Due Date: July 01, 2023
Escrow Pmt:	\$768.86	\$888.25	Escrow Pmt:	\$856.41	Escrow Balance: \$10,574.15
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$16,531.79
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$420.98
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$1,465.72	\$1,585.11	Total Payment	\$1,553.27	Anticipated Escrow Balance: \$26,684.96

### Shortage/Overage Information

Effective Feb01, 2025

Upcoming Total Annual Bills	\$10,658.95
Required Cushion	\$1,776.49
Required Starting Balance	\$5,165.24
Escrow Shortage	\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,776.49. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,776.49 or 1/6 of the anticipated payment from the account.

Principal and interest payments during the year.

\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.

This is a statement of actual activity in your escrow account from Feb2024 to Jan 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	4,985.81	(20,514.77)
Feb 2024	856.41	856.41	201.80	185.77	* Lender Placed Hazard	5,640.42	(19,844.13)
Feb 2024				917.66	* County Tax	5,640.42	(20,761.79)
Mar 2024	856.41		1,898.08	1,960.49	* Town Tax	4,598.75	(22,722.28)
Mar 2024		753.85	201.80	201.80	* Lender Placed Hazard	4,396.95	(22,170.23)
Mar 2024		102.56			* Escrow Only Payment	4,396.95	(22,067.67)
Apr 2024	856.41		873.94		* County Tax	4,379.42	(22,067.67)
Apr 2024			201.80	199.04	* Lender Placed Hazard	4,177.62	(22,266.71)
May 2024	856.41	856.41	201.80	201.80	Lender Placed Hazard	4,832.23	(21,612.10)
Jun 2024	856.41	856.41	201.80	199.04	* Lender Placed Hazard	5,486.84	(20,954.73)
Jul 2024	856.41	856.41	201.80	201.80	Lender Placed Hazard	6,141.45	(20,300.12)
Aug 2024	856.41		5,083.25	5,254.92	* School Tax	1,914.61	(25,555.04)
Aug 2024		1,712.82	201.80		* Lender Placed Hazard	1,712.81	(23,842.22)
Sep 2024	856.41		201.80	420.99	* Lender Placed Hazard	2,367.42	(24,263.21)
Oct 2024	856.41	856.41	201.80	210.49	* Lender Placed Hazard	3,022.03	(23,617.29)
Nov 2024	856.41		201.80	207.62	* Lender Placed Hazard	3,676.64	(23,824.91)
Dec 2024	856.41		201.80		* Lender Placed Hazard	4,331.25	(23,824.91)
Jan 2025	856.41		201.80		* Lender Placed Hazard	4,985.86	(23,824.91)
					Anticipated Transactions	4,985.86	(23,824.91)
Dec 2024		P		210.49	Lender Placed Hazard		(24,035.40)
Jan 2025		16,531.79 <sup>P</sup>		210.49	Lender Placed Hazard		(7,714.10)
	\$10,276.92	\$23,383.07	\$10,276.87	\$10,582.40			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

November 11, 2024

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$34,399.06. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$34,399.06, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$34,399.06.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	26,684.96	5,165.24
Feb 2025	888.25	210.49	Lender Placed Hazard	27,362.72	5,843.00
Mar 2025	888.25	1,960.49	Town Tax	26,290.48	4,770.76
Mar 2025		210.49	Lender Placed Hazard	26,079.99	4,560.27
Apr 2025	888.25	917.66	County Tax	26,050.58	4,530.86
Apr 2025		210.49	Lender Placed Hazard	25,840.09	4,320.37
May 2025	888.25	210.49	Lender Placed Hazard	26,517.85	4,998.13
Jun 2025	888.25	210.49	Lender Placed Hazard	27,195.61	5,675.89
Jul 2025	888.25	210.49	Lender Placed Hazard	27,873.37	6,353.65
Aug 2025	888.25	5,254.92	School Tax	23,506.70	1,986.98
Aug 2025		210.49	Lender Placed Hazard	23,296.21	1,776.49
Sep 2025	888.25	210.49	Lender Placed Hazard	23,973.97	2,454.25
Oct 2025	888.25	210.49	Lender Placed Hazard	24,651.73	3,132.01
Nov 2025	888.25	210.49	Lender Placed Hazard	25,329.49	3,809.77
Dec 2025	888.25	210.49	Lender Placed Hazard	26,007.25	4,487.53
Jan 2026	888.25	210.49	Lender Placed Hazard	26,685.01	5,165.29
	\$10,659.00	\$10,658.95			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 26 684.96. Your starting balance (escrow balance required) according to this analysis should be \$5,165.24.

We anticipate the total of your coming year bills to be 10,658.95. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$888.25
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
<b>Escrow Payment:</b>	<b>\$888.25</b>

**Please read the following important notices as they may affect your rights**

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's [REDACTED]

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English**

**If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-317-2347 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流，请致电 866-317-2347。我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas